

Issue 25: INSIDER'S EDGE: Coming to America, Part Two

Happy Friday, Insiders! On Wednesday, I answered some of your questions about how health reform will impact individuals who have immigrated to the United States. Knowing the policy is one thing, but seeing what it looks like in action is important too!

Let's take a closer look, shall we?



Qualified legal alien who hasn't met 5-year bar

Marcus is a single, uninsured 25-year-old with no dependents. He emigrated to the U.S. from Rome three years ago legally. He goes online to Maryland Health Connection to apply for coverage. He reports that he makes \$13,500 annually (less than 138% FPL). Because he has not met the 5-year bar, he does not qualify for Medicaid. He is, however, eligible for APTCs and CSR to help pay for a QHP and his medical care.

If Marcus was married, his pregnant wife, Faustina, who emigrated legally with him 3 years ago, would qualify for full Medicaid benefits during her pregnancy because the 5-year bar does not apply to pregnant women or children. Their child, once born, is now a U.S. citizen and would be deemed eligible for Medicaid.

Nonqualified alien

Dominika is a 26-year-old pregnant nonqualified alien earning \$14,000 annually (slightly less than 138% FPL). She applies through Maryland Health Connection. After finishing the application, on the results page, she will be found eligible for Emergency Services only. This will cover her labor and delivery services at the hospital. She will be in an X03 coverage group.

Undocumented alien

Mikela is an undocumented alien who has no health insurance. She goes online and applies for coverage using Maryland Health Connection. Mikela reports that she makes \$5,000 a year (less than 50% FPL). On the results page, Maryland Health Connection determines that she is not eligible for Medicaid, APTCs or CSRs because she is not lawfully present. She will be notified that if she needs coverage for emergency services, she should contact her LHD or Department of Social Services (DSS), where the caseworker can submit her medical records to utilization control following the same procedure that is used today using the internal caseworker portal in Maryland Health Connection.

If Mikela were pregnant, she would be eligible for limited Medicaid coverage that would pay for her labor and delivery charge in addition to any emergency services.

Questions? You know the drill, send them to dhmh.medicaidmarge@maryland.gov.